

# Quality care at the right price



We are here to help you find the care you need, from the doctors and hospitals you trust. As a CalPERS Monterey member, you can select from a variety of Anthem's flexible plans and receive health care services at Salinas Valley Memorial Hospital and the Community Hospital of Monterey Peninsula.

With an Anthem Blue Cross (Anthem) plan, CalPERS Monterey members have:

- An extensive network of providers, including doctors, specialists and hospitals, to choose from.
- Benefits you expect, such as low copays for primary care physician (PCP) visits, and preventive care at no cost to you.
- Competitive copays for specialist visits.
- Hospital visit benefits at budget-friendly rates.

See a side-by-side comparison of your plan options on the back of this flyer. For complete information about your personal benefits, check your health plan documents, or call us at the numbers on the back. We are always here when you need help.



**Mark your calendar**  
for open enrollment:

**September 21 – October 16, 2020**

## Which Anthem health plan is right for you?

We want you to have enough information to choose a plan that works best for you and your family. Insurance contracts and plans have limitations, and exclusions may apply.

Benefit	PERSCare	PERS Choice	PERS Select	Select Basic (HMO)*
<b>Deductible</b> Member/Family	\$500/\$1,000	\$500/\$1,000	\$1,000/\$2,000 <sup>1</sup>	None
<b>Out-of-pocket maximum</b> Member/Family	\$2,000/\$4,000	\$3,000/\$6,000	\$3,000/\$6,000	\$1,500/\$3,000
<b>Preventive care</b>	\$0	\$0	\$0	\$0
<b>Primary care physician (PCP)</b>	\$20 copay	\$20 copay	\$10 copay (PCP) <sup>2</sup> \$35 copay (all other primary care doctors or specialists) <sup>2</sup>	\$15 copay
<b>Specialist</b>	\$35 copay	\$35 copay	\$35 copay	\$15 copay
<b>LiveHealth Online</b>	\$20 copay	\$20 copay	\$20 copay	\$15 copay
<b>Urgent care</b>	\$35 copay	\$35 copay	\$35 copay	\$15 copay
<b>Emergency room</b>	\$50 copay; 10% coinsurance after deductible is met <sup>3</sup>	\$50 copay; 20% coinsurance after deductible is met <sup>3</sup>	\$50 copay; 20% coinsurance after deductible is met <sup>3</sup>	\$50 copay <sup>3</sup>
<b>Outpatient hospitalization</b>	10% coinsurance	20% coinsurance	20% coinsurance	No charge
<b>Inpatient hospitalization</b>	\$250 deductible per admission; then 10% coinsurance	20% coinsurance	20% coinsurance <sup>4</sup>	No charge

\* Select Basic HMO plan is among the most budget-friendly HMO options offered.



Please reach out if you have questions

For PPO plan questions, call us toll free at **1-877-737-7776**.

For HMO plan questions, call us toll free at **1-855-839-4524**.

<sup>1</sup> Member can earn deductible credits up to \$500 for individual or \$1,000 for family.

<sup>2</sup> \$10 copay when member sees the assigned PCP; \$35 for all other primary care doctors or specialists in the plan.

<sup>3</sup> Copay is waived if patient is admitted.

<sup>4</sup> Waived for inpatient maternity stays for members who complete the Future Moms program. Note: Enrollment in the Future Moms program must be within the first 36 weeks of pregnancy to qualify for the waived coinsurance benefit.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

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